

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

CHARLES J BALMES  
NANCY S BALMES

CASE NO. 07 B 00640

CHAPTER 13

JUDGE: A. BENJAMIN GOLDGAR

Debtor

SSN XXX-XX-8789

SSN XXX-XX-1313

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TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 01/15/07 and confirmed on 03/16/07.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 12913.58 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COMMUNITY TRUST CREDIT	U SECURED VEHIC	3600.00	93.86	3600.00
PAYDAY LOAN STORE	UNSECURED	NOT FILED	.00	.00
ADVANCE AMERICA	UNSECURED	NOT FILED	.00	.00
BECKET & LEE LLP	UNSECURED	1387.99	.00	1387.99
AMERICASH LOANS	UNSECURED	NOT FILED	.00	.00
AMERICOLLECT	UNSECURED	134.78	.00	134.78
CAPITAL ONE BANK	UNSECURED	314.65	.00	314.65
CHAMPION COMMUNICATIONS	UNSECURED	NOT FILED	.00	.00
CHECK RECOVERY SYSTEMS	UNSECURED	NOT FILED	.00	.00
CCS	UNSECURED	NOT FILED	.00	.00
CREDIT ACCEPTANCE CORP	UNSECURED	NOT FILED	.00	.00
CYBRCOLLECT	UNSECURED	NOT FILED	.00	.00
PADDOCK PUBLICATIONS	UNSECURED	NOT FILED	.00	.00
DISCOVER BANK	UNSECURED	1259.73	.00	1259.73
FABIAN LATOCHA MD	UNSECURED	337.50	.00	337.50
FARMERS INSURANCE GROUP	UNSECURED	NOT FILED	.00	.00
FARMERS INSURANCE	UNSECURED	NOT FILED	.00	.00
PREMIER BANKCARD/CHARTER	UNSECURED	688.06	.00	688.06
CHECK N GO OF ILLINOIS	UNSECURED	NOT FILED	.00	.00
ILLINOIS LENDING	UNSECURED	134.82	.00	134.82

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
JEWEL COMPANIES INC	UNSECURED	NOT FILED	.00	.00
JJ MARSHALL	UNSECURED	NOT FILED	.00	.00
LYONS RYAN FORD	UNSECURED	NOT FILED	.00	.00
NATIONAL QUICK CASH	UNSECURED	NOT FILED	.00	.00
NCO FINANCIAL SYSTEMS	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	NOT FILED	.00	.00
TRICAP INVESTMENT PARTNE	UNSECURED	300.31	.00	300.31

ST PETERS CATHOLIC CHURC UNSECURED	NOT FILED	.00	.00
STATE BANK OF THE LAKES UNSECURED	NOT FILED	.00	.00
TCF BANK UNSECURED	NOT FILED	.00	.00
FOX LAKE FORD MERCURY UNSECURED	1023.63	.00	1023.63
WOLPOFF & ABARAMSON UNSECURED	NOT FILED	.00	.00
AMERICollect UNSECURED	87.53	.00	87.53

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	3600.00	.00	5669.00	.00	9269.00
PRINCIPAL PAID	3600.00	.00	5669.00	.00	9269.00
INTEREST PAID	93.86	.00	.00	.00	93.86
TOTAL PAID	3693.86	.00	5669.00	.00	9362.86

The Debtor's attorney, KENNETH S BORCIA & ASSOC , was allowed \$ 3000.00 and was paid \$ 364.00 direct and \$ 2636.00 through the plan.

The Trustee received \$ 558.34 .

Refunds to the Debtor totaled \$ 356.38 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 03/11/09

/S/  
GLENN STEARNS  
CHAPTER 13 TRUSTEE

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